Case 19-10762-MBK Doc 60 Filed 11/14/19 Entered 11/15/19 00:48:21 Desc Imaged Certificate of Notice Page 1 of 4

Certificate of Notice Page 10

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)** STERN, LAVINTHAL & FRANKENBERG, LLC

105 Eisenhower Parkway, Suite 302

Roseland, NJ 07068 Phone: (973) 797-1100 Fax: (973) 228-2679

Email: mcozzini@sternlav.com Attorney for Secured Creditor, Carrington Mortgage Services, LLC

By Maria Cozzini, Esq.

Case No.: 19-10762-MBK

Order Filed on November 7, 2019

by Clerk U.S. Bankruptcy Court

District of New Jersey

Chapter: 13

Hearing Date: June 11, 2019

Judge: Michael B. Kaplan

In Re:

**Stephen Weiss** 

Debtor(s).

## ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED** 

DATED: November 7, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 19-10762-MBK Doc 60 Filed 11/14/19 Entered 11/15/19 00:43:21 Desc Imaged Certificate of Notice Page 2 of 4

Page | 2

Debtor: Stephen Weiss Case No: 19-10762-MBK

Caption: Order Resolving Creditor's Certification of Default With Conditions

Applicant: <u>Carrington Mortgage Services, LLC</u>

Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel: <u>Kirsten B. Ennis, Esq.</u>

Property Involved ("Collateral"): 12 Cliffside Drive, Stewartsville, NJ 08886

### Relief sought:

✓ Motion for relief from the automatic stay

Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
  - The Debtor is overdue for <u>3</u> months, from <u>July 1, 2019</u> to <u>September 1, 2019</u>.
  - The Debtor is overdue for 3 payments at \$2,694.83 per month.
  - The Debtor is overdue for <u>6</u> months of cure payments under the prior Order Resolving Motion for Relief entered on September 11, 2019, from <u>July 1, 2019</u> payable through <u>December 1, 2019</u>.
  - The Debtor is overdue for 6 cure payments at \$829.03.
  - Less Funds held in debtor(s) suspense \$0.00
  - Movant acknowledges receipt of \$7,100.00 after motion was filed.

Total Arrearages Due \$5.958.67.

- 2. Debtor must cure all post-petition arrearages, as follows:
  - Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount \$2,694.83.
  - Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$993.12 for 6 months.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

Case 19-10762-MBK Doc 60 Filed 11/14/19 Entered 11/15/19 00:43:21 Desc Imaged Certificate of Notice Page 3 of 4

Page | 3

Debtor: Stephen Weiss Case No: 19-10762-MBK

Caption: Order Resolving Creditor's Certification of Default With Conditions

✓ Immediate payment: Carrington Mortgage Services, LLC

P.O. Box 3730

Anaheim, CA 92806

✓ Regular monthly payment: Carrington Mortgage Services, LLC

P.O. Box 3730

Anaheim, CA 92806

✓ Monthly cure payment: Carrington Mortgage Services, LLC

P.O. Box 3730

Anaheim, CA 92806

4. In the event of Default:

✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within fifteen (15) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

- 5. Award of Attorneys' Fees:
  - ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00. The fees and costs are payable:
  - ✓ through the Chapter 13 plan.

to the Secured Creditor within days.

Attorneys' fees are not awarded.

## Case 19-10762-MBK Doc 60 Filed 11/14/19 Entered 11/15/19 00:43:21 Desc Imaged

Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Stephen Weiss Debtor Case No. 19-10762-MBK Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Nov 12, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db +Stephen Weiss, 12 Cliffside Drive, Stewartsville, NJ 08886-3165

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Jeanette F. Frankenberg on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC

cmecf@sternlav.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kirsten B. Ennis on behalf of Debtor Stephen Weiss pacerecf@ennislegal.com,

r53278@notify.bestcase.com

Maria Cozzini on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC mcozzini@sternlav.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6